

**TERMS AND CONDITIONS FOR MINDEF/MHA
LIVING CARE & LIVING CARE PLUS PROMOTION FOR NSF**

1. The MINDEF/MHA Living Care & Living Care Plus Promotion ("Promotion") is run by Singapore Life Ltd ("Singlife").
2. Only Qualifying Customers are eligible for the Promotion. To be a "Qualifying Customer":
 - a. You must currently be a full-time National Serviceman (NSF)
 - b. You must apply for cover under both the Qualifying Plans as an insured member and the applications (either new or an upgrade of existing covers) must meet the Minimum Sum Assured;
 - c. Your application for cover under the Qualifying Plans must be submitted between 1 Oct 2023 and 31 Dec 2023 (both dates inclusive), and the certificate of insurance must be issued by Singlife by 31 Jan 2024;
 - d. Your application for cover under the Qualifying Plans can be either new application or an upgrade of an existing cover which you currently hold under the MINDEF & MHA Group Insurance Scheme;
 - e. Your application for cover under the Qualifying Plans must pass the 14 days free-look period; and
 - f. You must not be an employee of Singapore Life Ltd. or its related entities.
3. The Qualifying Plans and Minimum Sum Assured criteria are as follows:

Qualifying Plans: MINDEF & MHA Group Insurance Scheme	Minimum Sum Assured For Each Rider	eVoucher Value
Rider: Living Care and Living Care Plus	S\$300,000 to \$490,000	S\$15
Rider: Living Care and Living Care Plus	S\$500,000	S\$25

^ For the full list of redeemable E-Shopping Vouchers, please visit: www.wogi.sg/buy-gift-cards

4. Singlife reserves the right to change, add, withdraw, or supplement the Qualifying Plans in the Promotion at its sole discretion at any time without notice or liability.
5. Singlife reserves the right to verify whether a Qualifying Customer is eligible.
6. All applications for the Qualifying Plans are subject to such policy terms and conditions as Singlife may impose.
7. The Promotion is subject to availability of the Gift, and Singlife may vary these terms and conditions (including the value of the Gift) or withdraw or discontinue the Promotion at any time without notice or liability.

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8. The gift of up to S\$25 eVoucher (“Gift”) will be given to the eligible Qualifying Customer who purchase the Qualifying Plans.
 9. The Gift are strictly non-redeemable for credit/cash, non-transferable, non-assignable and non-exchangeable, non-negotiable and non-replaceable if lost or stolen.
 10. Singlife reserves the right to replace the Gift with items of similar or other value at its absolute discretion, at any time without prior notice.
 11. Validity of the Gift will be stated on the eVoucher upon issuance.
 12. Singlife makes no representation or warranty whatsoever as to the quality or fitness for purpose or any other implied terms and conditions with respect to the Gift. Any dispute about the Gift must be resolved directly with the supplier of the Gift. Singlife is not liable for any injury, claim, loss or damage whatsoever arising in connection with the Gift.
 13. Singlife will only issue the Gift to the eligible Qualifying Customer (main insured). A WOGI eVoucher will be emailed to the eligible Qualifying Customer for the Qualifying Plan within three (3) months after the end of the Promotion. Each Qualifying Customer can only redeem a maximum of one (1) Gift per Qualifying Plan for this Promotion.
 14. Each Qualifying Customer must ensure that a valid email address is given to Singlife. Singlife will not be liable for un-delivered Gift resulted from inaccurate email address provided by Qualifying Customers.
 15. By participating in this Promotion, you accept that Singlife’s decision on all matters relating to the Promotion is final and binding on you. If there is any inconsistency between these terms and conditions and any brochure, marketing or promotional material relating to the Promotion, these terms and conditions will prevail.
 16. By participating in this Promotion, you consent to Singlife collecting, processing, disclosing and/or transferring your personal data to Singlife related group of companies, third party providers and/or intermediaries (including your financial adviser, where applicable), whether located in Singapore or elsewhere, for the following purposes:
 - a. For the administration of this Promotion, including the third parties administering the Promotion, and related Gift redemption, or any third parties that Singlife may, in its absolute discretion, consider appropriate or necessary in connection with the Promotion; and
 - b. For statistical, research, audit, regulatory and compliance purposes.

For details of Singlife’s Personal Data Protection Notice, please refer to <https://singlife.com/en/pdpa>. Should you wish to withdraw your consent, you may contact Singlife at cs_life@singlife.com or 6827 9933.

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17. A person who does not participate in the Promotion shall have no right under the Contracts (Rights of Third Parties) Act 2001 to enforce any of these terms and conditions.
 18. The terms of the Promotion will be governed by and construed in accordance with the laws of the Republic of Singapore, and you agree to submit to the jurisdiction of the courts of the Republic of Singapore.
 19. This policy is protected under the Policy Owners' Protection Scheme which is administered by the Singapore Deposit Insurance Corporation (SDIC). Coverage for your policy is automatic and no further action is required from you. For more information on the types of benefits that are covered under the scheme as well as the limits of coverage, where applicable, please contact Singlife or visit the GIA or SDIC websites (www.gia.org.sg or www.sdic.org.sg).
 20. This policy is underwritten by Singapore Life Ltd.
 21. All information is correct as of 1st Oct 2023.